

LENDER STEPS TO GAIN ACCESS TO E-TRAN

E-Tran has two systems:

(1) **E-Tran Origination** which can be used to enter/submit new Express and PLP loan applications (standard 7(a), Lender Advantage, and CAPLines applications cannot be entered via E-Tran).

(2) **E-Tran Servicing** (available to ALL SBA lenders even if loan is not an-Express or PLP loan) which can be used to:

- (a) change maturity date prior to maturity;
- (b) cancel undisbursed loan;
- (c) mark loan in Regular Servicing as Paid In Full;
- (d) change Borrower legal and/or trade names
- (e) change Borrower address;
- (f) change citizenship, ethnic, gender, and veteran codes;
- (g) change loan type from Rural to Urban and vice versa;
- (h) change a revolving loan to non-revolving and vice versa;
- (i) decrease undisbursed loan amounts;
- (j) change the use of proceeds.

E-Tran Servicing also offers other features such as a guaranty fee calculator, printable reports, and a loan history which will show updates to the loan record. Any updates you make will show up in the History report approximately 20 minutes after you enter an update in E-Tran.

There is a third non-E-Tran system called Partner Information Management System (PIMS) which allows a lender to view their current lender statuses (i.e. Express and PLP) and when they expire.

1. Go to <http://www.sba.gov/banking> and click on the **E-Tran** link on the right-hand menu.
2. Click on the link that reads "**Search for Location I.D. and to reset password**" (or access directly by copying the following website address into your browser - https://eweb.sba.gov/public/dsp_lendlookup.cfm). Search for the bank using the **HEADQUARTERS** address (DO NOT search for the branch where you are located). Write down the Location ID for the lender HEADQUARTERS.
3. Go back to the E-Tran Banking webpage and click on the link that reads "**Request for E-Tran User I.D and password**" (or access directly by copying the following website address into your Internet browser - https://eweb.sba.gov/gls/dsp_addcustomer.cfm?IMAppSysTypNm=Elend).

Fill in this page. You will need to make up a User ID (**write it down for future reference**). The rest of the fields are self-explanatory except you will need the Location ID that you looked up in Step 2 above.

4. An e-mail will be sent to you with a temporary password. After receiving this password (which should only take a minute), login to GLS (General Login System) at <https://eweb.sba.gov/gls>. Click on the Access button at the top of the screen.

5. Scroll down to the folder that reads "**Electronic Lending - Origination (ETRAN)**" and click on it. A series of check blocks will appear. Select the block that reads "Enter/Edit Loan Applications." A series of blue-shaded boxes will appear, enter you LOCATION ID in the first box.

Next, scroll down to the folder that reads "**Electronic Lending - Servicing (ETRAN)**" and click on it, then select the "Update Loan & Guaranty Portfolio Servicing" check block; again enter your LOCATION ID in the blue-shaded box.

Next, scroll to the folder that reads "**Partner Information Management System (PIMS)**" and click on it, then select the "View Partner Information" check block. Then scroll to the bottom of the page and click on the Submit button.

6. You will receive e-mails notifying you that your E-Tran accesses have been approved. You should then be all set to submit your loans through E-Tran or make Servicing updates.
7. To enter a new loan into E-Tran, login to the [General Login System \(GLS\)](#) and use your new User ID and Password. (Note: Your GLS Password will expire after 90 days. You may want to set up a reminder that you should go in and change it every 90 days. If your password is reset, you can easily go to the GLS page and click on the "Forgot password?" link).

If you need E-Tran assistance, you may contact your Lender Relations Specialist in Richmond. If they are unavailable or cannot help, you may contact:

- Glenn Hannon at glenn.hannon@sba.gov
- Steve Kucharski at (202) 205-7551
- Amy Bassett at 603-225-1606 or amy.bassett@sba.gov
- Heather Fern-Luzzi at 916-735-1982 or heather.fern-luzzi@sba.gov